FIRST STATE BANK OF TEXAS

INTEREST RATES
AND
ANNUAL PERCENTAGE YIELD (APY)

TYPE OF ACCOUNT	APY	INTEREST RATE
Savings Account	0.40%	0.40%
Now Account	0.35%	0.35%
Money Market Checking Account – Up to $24,999.99	0.35%	0.35%
$25,000.00 - $49,999.99	0.55%	0.55%
$50,000.00 & over	0.75%	0.75%

CERTIFICATE OF DEPOSIT—MINIMUM DEPOSIT $1,000.00

30 Day	0.15%	0.15%
90 Day	0.35%	0.35%
6 Month	0.75%	0.75%
12 Month	1.26%	1.25%
18 Month	1.36%	1.35%
24 Month	1.51%	1.50%
36 Month	1.76%	1.75%

JUMBO CD'S OF $100,000.00 OR MORE ADD 0.25% TO STATED RATE
AGGREGATE CD'S $1M AND OVER – SPECIAL RATES APPLY

PROMOTIONAL CERTIFICATE OF DEPOSIT $10,000 + (NEW MONEY ONLY)

14 Month	2.04%	2.02%
22 Month	2.34%	2.32%
34 Month	2.54%	2.52%
58 Month	2.75%	2.72%

IRA'S

12 Month Fixed	1.26%	1.25%
18 Month Fixed	1.36%	1.35%
12 Month ROTH	1.26%	1.25%
12 Month Education	1.16%	1.15%

PENALTY FOR EARLY WITHDRAWAL

Member FDIC

FOR ADDITIONAL INFORMATION
ABOUT FEES AND TERMS OF ACCOUNTS
PLEASE CONTACT BANK PERSONNEL

02/05/2019